

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 20-21863-GLT
Chapter: 13

Gail Y. Ford

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: May 15, 2025

Gregory L Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
Gail Y. Ford
Debtor

Case No. 20-21863-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 15, 2025

User: auto
Form ID: pdf900

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db	+ Gail Y. Ford, 14 Truman Circle, Mc Kees Rocks, PA 15136-5307
cr	+ Greater Pittsburgh FCU, Webster Hall, 4415 Fifth Avenue, Pittsburgh, PA 15213, UNITED STATES 15213-2654
15255358	Chartwell Pennsylvania LP, P.O. Box 360552, Pittsburgh, PA 15251-6552
15255362	+ De La Torre Orthotics and Prosthetics, P.O. Box 644574, Pittsburgh, PA 15264-8574
15255367	+ Greater Pittsburgh Federal Credit Union, c/o Greater Pittsburgh FCU, Webster Hall 4415 Fifth Ave, Pittsburgh, PA 15213-2664
15255373	PNC Bank, P.O. Box 3081, Pittsburgh, PA 15230
15255377	+ SYNCB/At Home, P.O. Box 530939, Atlanta, GA 30353-0939

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	May 16 2025 00:09:00	Kennedy Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	May 16 2025 00:09:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 00:27:52	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 00:12:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 16 2025 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 00:10:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 16 2025 00:27:26	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15255355	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:12:04	Amex/DSNB, P.O. Box 8218, Mason, OH 45040-8218
15255356	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:12:48	Cap 1/Dbarn, P.O. Box 30258, Salt Lake City, UT 84130-0258
15255357	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:12:52	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15264977	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:12:27	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15267219	Email/PDF: bncnotices@becket-lee.com	May 16 2025 00:52:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15255359	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:12:31	Citi, P.O. Box 6217, Sioux Falls, SD 57117-6217
15278831	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:27:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15255360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2025 00:10:00	Comenity CB/Overstock, P.O. Box 182120, Columbus, OH 43218-2120
15255361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2025 00:10:00	Comenity CB/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
15274149	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 00:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15255363	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 16 2025 00:10:00	Department of Education/Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
15257150	+ Email/Text: DSLBKYP@discover.com	May 16 2025 00:10:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15255364	+ Email/Text: DSLBKYP@discover.com	May 16 2025 00:10:00	Discover Student Loans, P.O. Box 30948, Salt Lake City, UT 84130-0948
15255365	+ Email/Text: Bankruptcy@dollarbank.com	May 16 2025 00:10:00	Dollar Bank, 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15279846	+ Email/Text: kbarkley@bernsteinlaw.com	May 16 2025 00:10:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15280796	+ Email/Text: Bankruptcy@freedommortgage.com	May 16 2025 00:09:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15255366	+ Email/Text: Bankruptcy@freedommortgage.com	May 16 2025 00:09:00	Freedom Mortgage, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054-1210
15255368	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2025 00:13:01	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15255369	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 16 2025 00:27:54	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850-5369
15266039	+ Email/Text: RASEBN@raslg.com	May 16 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15276454	+ Email/Text: ebnjts@grblaw.com	May 16 2025 00:09:00	Kennedy Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15255371	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:12:31	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
15279095	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 00:12:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454750	+ Email/Text: nsm_bk_notices@mrcooper.com	May 16 2025 00:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15255372	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15274056	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15255374	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15269066	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Bank, National Association, P.O. Box 94982,

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			Cleveland, OH 44101
15255375	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 00:09:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401
15545516	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 00:12:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15280117	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2025 00:27:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15315585	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 00:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15278450	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 00:10:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15278451	Email/Text: bnc-quantum@quantum3group.com	May 16 2025 00:10:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15255376	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:27:12	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15255378	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:12:49	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15255379	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:27:54	SYNCB/HSN, P.O. Box 965017, Orlando, FL 32896-5017
15255380	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:11:59	SYNCB/JCP, P.O. Box 965007, Orlando, FL 32896-5007
15255381	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:25:17	SYNCB/JTV, P.O. Box 965036, Orlando, FL 32896-5036
15255382	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:12:00	SYNCB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15255383	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:27:08	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15255384	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:12:23	SYNCB/PPMC, P.O. Box 965005, Orlando, FL 32896-5005
15255385	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:12:48	SYNCB/QVC, P.O. Box 965005, Orlando, FL 32896-5005
15255386	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 16 2025 00:11:59	SYNCB/TJX Cos, P.O. Box 965015, Orlando, FL 32896-5015
15255387	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2025 00:12:55	SYNCB/Walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281
15255697	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 16 2025 00:38:58	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15255388	^ MEBN	May 16 2025 00:00:31	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15270980	Email/Text: BNCnotices@dcmservices.com	May 16 2025 00:09:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15270969	Email/Text: BNCnotices@dcmservices.com	May 16 2025 00:09:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15255394	+ Email/Text: bnc-bluestem@quantum3group.com	May 16 2025 00:10:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		PNC BAnk, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15255370	*+	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850-5369
15279216	*+	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15255389	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255390	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255391	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255392	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255393	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 3 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Denise R. Turner	on behalf of Creditor Greater Pittsburgh FCU drtesq913@gmail.com
Dennis J. Spyra	on behalf of Debtor Gail Y. Ford dennis@spyrallawoffice.com
Jeffrey R. Hunt	on behalf of Creditor Kennedy Township jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com

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Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor PNC BAnk N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 17